

**REMARKS/ARGUMENTS**

Claims 2-6, 8-12, 15-22, 24-28, and 31-38 are pending in this Application.

By this Amendment, claims 2, 5, 6, 8, 9, 12, 16-18, 21, 22, 24, 25, 28, and 32-38 are currently amended. Applicants respectfully submit that support for the claim amendments can be found throughout the specification and the drawings.

Claims 2-4, 8-12, 15-22, 24-28, and 31-38 remain pending in the Application after entry of this Amendment. No new matter has been entered.

In the Office Action, claims 2-6, 8-12, 15-22, 24-28, and 31-38 stand rejected under 35 U.S.C. § 103(a) as being unpatentable over International Patent Application Publication WO 0225470 (hereinafter “Surbey”) in view of U.S. Patent Application Publication No. 2002/0188484 (hereinafter “Grover”).

**Claim Rejections Under 35 U.S. C. § 103(a)**

Applicants respectfully traverse the rejections to claims 2-6, 8-12, 15-22, 24-28, and 31-38 and request withdrawal of the rejections under 35 U.S.C. § 103(a). Applicants respectfully submit that Surbey and Grover, either individually or in combination, fail to disclose one or more of the claim limitations recited in each of claims 2-6, 8-12, 15-22, 24-28, and 31-38. These differences, along with other differences, establish that the subject matter as a whole of claims 2-6, 8-12, 15-22, 24-28, and 31-38 would not have been obvious at the time of invention to a person of ordinary skill in the art.

For example, amended claim 2 recites that each of a plurality of web-based applications employ a consistent desktop visual metaphor having at least a business module menu portion, an active business module tool portion, and a toolbar. This limitation is supported in the Application, for example, at least in FIG. 4, paragraphs [0062]-[0063] and FIG. 10 and paragraph [0100]. The Application teaches that the web-based applications are preferably implemented as web-centric applications that employ a desktop visual metaphor for accessing business modules. Leveraging on a user's familiarity with desktop interfaces, such as Windows XP an web-based application may be structured so as to appear as a desktop to the user. Fig. 4 shows, in accordance with one embodiment of the present invention, an example of a IBOS

application iDesktop™, which allows the participants to manage the insurance underwriting process. In the desktop world, a user accesses the desktop applications by clicking on icons on a toolbar. In Fig. 4, there is a toolbar 402, on which an icon 404 is displayed, signaling that the web-centric IBOS application currently employed is iDesktop™. Icons 406, 408, 410, and 412 represent the icons for activating the modules associated with the active application iDesktop™. This is in keeping with the desktop metaphor wherein the user clicks on the icons on the tool bar to activate desktop applications (whereas in the IBOS world in which the desktop is only a metaphor, clicking on the toolbar icons will activate the modules).

The Application further teaches that a page displayed preferably comprises of three main parts: module menus (e.g., action, tools, and help)(i.e., a business module menu portion), module tool in focus (e.g., policies tool)(i.e., an active business module tool portion), and search tool form. Fig. 10 shows an exemplary page displayed when the user is employing the QuickView™ module. In Fig. 10, the search tool form is shown by reference 1002. In the case of Fig. 10, the module tool in focus is the policies tool, which shows the summary of cases (1018) by agencies view. The module menus action, tools, and help are shown by reference numbers 1004, 1006, and 1008 respectively. The summary-by-agencies view, summary-by-carriers view, policies list view, and hotlist views may be invoked by clicking on tabs 1010, 1012, 1014, and 1016 respectively.

In paragraph [0101], the Application teaches that preferably the organization of a page stays consistent throughout various pages of the business modules and across different modules so as to reduce the learning curve for new users, to render navigation consistent, thereby promoting user-friendliness, and to render the implementation of new modules simple.

As recited in amended claim 2, each of a plurality of web-based applications employ a consistent desktop visual metaphor having at least a business module menu portion, an active business module tool portion, and a toolbar. As further recited in amended claim 2, information configured for displaying the desktop visual metaphor associated with a selected web-based application in the plurality of web-based applications to a participant accessing the web-based portable from a client device is generated based on a role associated with a

participant. As recited, the desktop visual metaphor associated with the selected web-based application includes:

a toolbar configured with one or more visual representations for each of one or more of a plurality of business modules associated with the selected web-based application that are accessible to the participant based on the role associated with the at least one of said at least two participants, each of the plurality of business modules having a plurality of business logic tools,

a business module menu portion configured with one or more menu items for each of one or more of the plurality of business logic tools associated with a selected business module in the plurality of business modules that are accessible to the participant based on the role associated with the at least one of said at least two participants, each of the plurality of business logic tools having a plurality of views configured for displaying data stored in the central data repository, and

an active business module tool portion configured with one or more of the plurality of views associated with an active business module tool in the plurality of business module tools that is accessible to the participant based on the role associated with the at least one of said at least two participants.

Applicants respectfully submit that Surbey and Grover fail to disclose or suggest that each of a plurality of web-based applications employ a consistent desktop visual metaphor having at least a business module menu portion, an active business module tool portion, and a toolbar as recited in amended claim 2. Specifically, Surbey merely utilizes folder hierarchy 500 to organize and access documents. Surbey does not disclose or suggest that each of a plurality of web-based applications employ a consistent desktop visual metaphor having at least a business module menu portion, an active business module tool portion, and a toolbar as recited in amended claim 2. Additionally, Grover does not disclose or suggest that a business module menu portion, an active business module tool portion, and a toolbar as recited in amended claim 2 are consistent on each page.

Accordingly, Applicants respectfully submit that Surbey and Grover fail to disclose each and every claim limitation as recited in amended claim 2. Applicants further

respectfully submit that none of the cited references cure the above-discussed deficiencies of Surbey and Grover, and thus, amended claim 2 is allowable over the cited references.

Applicants respectfully submit that independent claims 18 and 34 are allowable for at least a similar rationale as discussed above for the allowability of claim 2, and others. Applicants respectfully submit that the dependent claims that depend directly and/or indirectly from independent claims 2, 18, or 35 are also allowable for at least a similar rationale as discussed above for the allowability of the independent claims. Applicants further respectfully submit that the dependent claims recite additional features that make the dependent claims allowable for additional reasons.

Unless otherwise specified, amendments to the claims are made for the purposes of clarity, and are not intended to alter the scope of the claims or limit any equivalents thereof.

While Applicants do not necessarily agree with the prior art rejections set forth in the Office Action, these amendments may be made to expedite issuance of the Application. Applicants reserve the right to pursue claims to subject matter similar to those pending before the present Amendment in co-pending or subsequent applications.

**CONCLUSION**

In view of the foregoing, Applicants believe all claims now pending in this Application are in condition for allowance. The issuance of a formal Notice of Allowance at an early date is respectfully requested.

Further, the Commissioner is hereby authorized to charge any additional fees or credit any overpayment in connection with this paper to Deposit Account No. 20-1430.

If the Examiner believes a telephone conference would expedite prosecution of this application, please telephone the undersigned at 925-472-5000.

Respectfully submitted,

/Sean F. Parmenter, Reg. No. 53,437/  
Sean F. Parmenter  
Reg. No. 53,437

TOWNSEND and TOWNSEND and CREW LLP  
Two Embarcadero Center, Eighth Floor  
San Francisco, California 94111-3834  
Tel: 925-472-5000  
Fax: 415-576-0300  
SFP:lls  
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